

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3624

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO ACTION OF JUNE 30, 2006

This response to the June 30, 2006 Office action is being filed on Monday, July 31, 2006 because July 30 is a Sunday. Please amend the present application as follows:

CERTIFICATION UNDER 37 C.F.R. 1.8(a) and 1.10*

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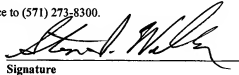
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